

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION

In re: CARLTON M ROBERTS § Case No. 5:17-bk-03116
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§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/28/2017.
- 2) The plan was confirmed on 04/11/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/23/2018, 09/18/2018, 02/08/2022, 03/15/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/03/2018, 11/14/2018.
- 5) The case was completed on 09/01/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,444.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,898.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,340.34
Less amount refunded to debtor(s)	\$ 294.94
NET RECEIPTS	\$ 33,045.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,407.12
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 6,407.12
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TIMOTHY B. FISHER, II, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
BERKHEIMER	Pri	573.77	411.97	411.97	411.97	0.00
COMMONWEALTH OF	Pri	0.00	4,881.41	4,167.48	4,167.48	0.00
COMMONWEALTH OF	Sec	1,869.78	4,881.41	72.42	72.42	0.00
COMMONWEALTH OF	Uns	0.00	4,881.41	641.51	53.17	0.00
REGIONAL ACCEPTANCE CORP	Sec	27,189.00	27,323.80	0.00	0.00	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	17,682.68	17,682.68	1,465.65	0.00
BMW FINANCIAL SERVICES	Uns	13,972.00	13,972.03	13,972.03	1,318.18	0.00
CAPITAL ONE BANK	Uns	3,978.00	3,978.23	3,978.23	375.32	0.00
STILLWATER ESTATES POA	Sec	0.00	2,380.75	2,737.86	2,737.86	0.00
SPRINT	Uns	0.00	964.89	964.89	91.03	0.00
SPRINT	Uns	0.00	187.54	187.54	17.69	0.00
PORTFOLIO RECOVERY	Uns	648.00	856.56	856.56	80.81	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	901.00	901.07	901.07	85.01	0.00
MIDLAND CREDIT MGMT;	Uns	317.00	506.81	506.81	47.81	0.00
BECKET & LEE	Uns	563.00	563.76	563.76	53.18	0.00
JPMORGAN CHASE BANK	Sec	0.00	12,954.82	0.00	0.00	0.00
GUARANTEED RATE, INC	Sec	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
GUARANTEED RATE, INC	Sec	213,198.00	211,874.83	17,003.86	11,375.00	0.00
GUARANTEED RATE, INC	Sec	213,198.00	211,874.83	4,285.70	4,285.70	0.00
STILLWATER ESTATES HOME	Pri	2,500.00	NA	NA	0.00	0.00
ADT SECURITY SERVICES, INC	Uns	1,118.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	495.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	133.00	NA	NA	0.00	0.00
FARMERS INSURANCE	Uns	301.76	NA	NA	0.00	0.00
CAPITAL ONE	Uns	472.44	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	495.01	NA	NA	0.00	0.00
RAYMOOR AND FLANAGAN	Uns	3,339.68	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	1,364.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	512.00	NA	NA	0.00	0.00
ANNE-MARIE SINCLAIR	Pri	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 17,003.86	\$ 11,375.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 7,095.98	\$ 7,095.98	\$ 0.00
TOTAL SECURED:	\$ 24,099.84	\$ 18,470.98	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,579.45	\$ 4,579.45	\$ 0.00
TOTAL PRIORITY:	\$ 4,579.45	\$ 4,579.45	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 40,255.08	\$ 3,587.85	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,407.12
Disbursements to Creditors	\$ 26,638.28
TOTAL DISBURSEMENTS:	\$ 33,045.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/07/2022

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.